

In re:
Melvin Chappell, Jr.
Charlene D. Grace-Chappell
Debtors

Case No. 19-11245-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 12, 2022

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:

Recip ID	Recipient Name and Address
db	+ Melvin Chappell, Jr., 5011 Saul Street, Philadelphia, PA 19124-2635
db	Melvin Chappell, Jr., 5014R Leiper Street, Philadelphia, PA 19124
jdb	Charlene D. Grace-Chappell, 5014R Leiper Street, Philadelphia, PA 19124
jdb	+ Charlene D. Grace-Chappell, 5011 Saul Street, Philadelphia, PA 19124-2635
14285185	Acceptance Now, 8812 Frankford Avenue, Philadelphia, PA 19136
14285188	+ Albert Einstein Dental, 5501 Old York Rd., Philadelphia, PA 19141-3091
14451337	+ American Credit Acceptance, c/o Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
14291127	CornerStone Education Loan Services/Dept of ED, PO Box 145123, Salt Lake City, UT 84114-5123
14285195	Cornerstone Educational Loan services, PO Box 145123, Salt Lake City, UT 84114-5123
14285197	+ Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609
14285198	+ Empire Credit Recovery Services, 26 Railroad Ave #117, care@empirecreditrecovery.com, vanessa01033@outlook.com, Babylon, NY 11702-2204
14285199	+ Highline Automotive, Inc., 2727 Philmont Ave, Suite 245, Huntingdon Valley, PA 19006-5312
14285201	+ KML Law Group, P.C., Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14284771	+ Nationstar Mortgage LLC, dba Mr. Cooper, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150 King of Prussia, PA 19406-4702
14285203	+ PECO - Bankruptcy Unit, 2301 Market Street, S4-1, Philadelphia, PA 19103-1338
14285205	+ PGW, Attn: Bky. Dept. 3F, 800 Montgomery Avenue, Philadelphia, PA 19122-2806
14285204	+ PGW, P.O. Box 11700, Newark, NJ 07101-4700
14285206	Progress Physical Therapy, LLC, PO Box 95000-7270, Philadelphia, PA 19195-7270
14598674	Purchasing Power LLC, Bky Dept., PO Box 745857, Atlanta, GA 30374-5857
14285208	++ UHEAA, PO BOX 145108, SALT LAKE CITY UT 84114-5108 address filed with court., UHEAA, Utah Hiher Education Assistance Authorit, PO Box 145110, Salt Lake City, UT 84114-5110

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14285184	+ Email/Text: bankruptcy@rentacenter.com	May 12 2022 23:54:00	Acceptance Now, 5501 Headquarter Drive, Plano, TX 75024-5837
14285187	+ Email/Text: bankruptcy@acimacredit.com	May 12 2022 23:54:00	Acima, 9815 South Monroe Street, Sandy, UT 84070-4297
14285186	+ Email/Text: bankruptcy@acimacredit.com	May 12 2022 23:54:00	Acima, 9815 South Monroe Street floor 4, Sandy, UT 84070-4384
14285189	+ Email/Text: bankruptcy@acacceptance.com	May 12 2022 23:54:00	American Credit Acceptance, LLC, fka Auto Finance, 961 E. Main St., Spartanburg, SC 29302-2185
14285190	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 13 2022 00:02:04	Ascension Capital Group, Attn: Capital One Auto Finance, a division of Capital One, N.A. Department, P.O. Box 165028, Irving, TX 75016-5028
14285192	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 12 2022 23:51:27	Capital One Bank, 15000 Capital One Drive,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: May 12, 2022

Form ID: 155

Total Noticed: 46

			Henrico, VA 23238
14388676	Email/Text: megan.harper@phila.gov	May 12 2022 23:54:00	CITY OF PHILADELPHIA, Law/Revenue Dept., c/o MEGAN N. HARPER, 1401 JFK Blvd. Room 580, Philadelphia, PA 19102
14352928	Email/Text: megan.harper@phila.gov	May 12 2022 23:54:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14285191	Email/PDF: acg.coaf.ebn@aisinfo.com	May 12 2022 23:51:20	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
14283925	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2022 23:51:27	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, Rejoy Nalkara, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14310321	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2022 23:51:27	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14285193	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 12 2022 23:51:27	Capital One Bank (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14302926	+ Email/PDF: ebn_ais@aisinfo.com	May 13 2022 00:02:04	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14285194	+ Email/Text: documentfiling@lciinc.com	May 12 2022 23:54:00	Comcast, P.O. Box 3001, Southeastern, PA 19398-3001
14285196	Email/PDF: creditonebknofications@resurgent.com	May 13 2022 00:02:05	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14285200	+ Email/Text: bnc-quantum@quantum3group.com	May 12 2022 23:54:00	JH Porfolio Debt Equities LLC, c/o agent Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14320151	Email/PDF: resurgentbknofications@resurgent.com	May 13 2022 00:02:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14319005	+ Email/Text: bankruptcydpt@mcmcg.com	May 12 2022 23:54:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14306018	+ Email/Text: nsm_bk_notices@mrcooper.com	May 12 2022 23:54:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
14315429	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2022 00:02:12	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14285202	+ Email/Text: nsm_bk_notices@mrcooper.com	May 12 2022 23:54:00	Pacific Union Financial LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14323047	+ Email/Text: bankruptcy@purchasingpower.com	May 12 2022 23:54:00	Purchasing Power, LLC, Bankruptcy Dept., 2727 Paces Ferry, Rd SE, Bldg. 2, Suite 1200, Atlanta, GA 30339-6143
14285207	+ Email/Text: sdietz@swrecovery.com	May 12 2022 23:54:00	Southwest Recovery Services Inc., 17311 Dallas Pkwy #235, Dallas, TX 75248-1132
14572664	Email/Text: bncnotifications@phea.org	May 12 2022 23:54:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14285209	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 12 2022 23:54:00	Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225
14285210	Email/Text: megan.harper@phila.gov	May 12 2022 23:54:00	Water Revenue Bureau, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1663

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: May 12, 2022

Form ID: 155

Total Noticed: 46

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14322510	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2022 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KEVIN G. MCDONALD	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pa-bk@logs.com
KRISTEN D. LITTLE	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com cistewart@logs.com
MEGAN N. HARPER	on behalf of Creditor CITY OF PHILADELPHIA megan.harper@phila.gov Edelyne.Jean-Baptiste@Phila.gov
PEARL PHAM	on behalf of Creditor Philadelphia Gas Works pearl.pham@pgworks.com
REBECCA ANN SOLARZ	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROGER V. ASHODIAN	on behalf of Joint Debtor Charlene D. Grace-Chappell ecf@schollashodian.com
ROGER V. ASHODIAN	on behalf of Debtor Melvin Chappell Jr. ecf@schollashodian.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor American Credit Acceptance ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 13

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Melvin Chappell, Jr. and Charlene D.
Grace-Chappell

Debtor(s)

Chapter: 13

Bankruptcy No: 19-11245-mdc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this 12th of May 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Magdeline D. Coleman
Chief Judge ,
United States Bankruptcy Court